[0058] WHAT IS CLAIMED IS:

1. A binder having a spine construction for easy insertion of a spine label, comprising:

a spine panel having an inside surface, an outside surface and a pair of opposed sidewalls extending outwardly proximate lateral longitudinal edges of the spine panel;

a front panel having an inside surface and an outside surface;

a rear panel having an inside surface and an outside surface;

a first flexible sheet located on the inside surfaces of the front panel, the rear panel, and the spine panel;

a second flexible sheet located on the outside surfaces of the front panel and the rear panel, and located on the inside surface of the spine panel, the second sheet operably attached to the first sheet for enclosing the front panel and the rear panel between the first flexible sheet and the second flexible sheet;

a third flexible sheet located on the outside surface of the spine panel and operably attached to the second flexible sheet for encompassing the spine panel between the second flexible sheet and the third flexible sheet;

the binder having an opening sized to accept the spine label; and

wherein the spine panel has a depression and a raised portion to create a cavity to receive the spine panel, the flexible sheet being located away from the depression to reduce resistance to movement of the spine label.

2. The binder according to claim 1 wherein at least one of the sidewalls includes an overhang extending toward the opposite rail and displaced from the spine panel, thereby defining the opening, the opening being located between the overhang and the spine panel.

3. The binder according to claim 1 wherein the spine panel includes a transparent outer wall that defines a slot for receiving a label.

4. The binder according to claim 1 wherein the second flexible sheet is opaque.

5. The binder according to claim 1 wherein the third flexible sheet is transparent.

6. The binder according to claim 1 wherein the third flexible sheet is further disposed on an outside surface of the front panel and the rear panel such that the second

flexible sheet is disposed between the outside surface of the front and rear panels, and the third flexible sheet.

7. The binder according to claim 1 wherein the first and second flexible sheet are configured to form a first hinge between the front panel and the spine panel, and to form a second hinge between the rear panel and the spine panel.

8. A spine panel, useable to provide rigidity to the spine of a binder, comprising:

an inner wall;

a first sidewall extending from a longitudinal side of the inner wall;

a second sidewall extending from a longitudinal side of the inner wall opposite the first sidewall;

a first overhang extending from the first sidewall toward the second sidewall, the first overhang spaced apart from the inner wall;

a second overhang extending from the second sidewall toward the first overhang, the second overhang spaced apart from the inner wall;

wherein the inner wall, first and second sidewalls, and the first and second overhangs together form a slot useable to receive a spine label.

9. The spine panel according to claim 8 wherein the first overhang is spaced apart from the second overhang.

10. The spine panel according to claim 8 wherein the inner wall comprises plastic.

11. The spine panel according to claim 8 wherein the first overhang extends to meet the second overhang and is unitary therewith, such that the first and second overhangs form a transparent outer wall opposite the inner wall and spaced apart therefrom, with a spine label viewable through the transparent outer wall.

12. The binder according to claim 8 wherein the outer wall, inner wall, and sidewalls comprise transparent plastic.

13. A binder construction comprising:

a front portion, a rear portion, and a spine portion, and a first flexible sheet forming at least a part of each of the three portions;

a spine member disposed on top of the first flexible sheet within the spine portion;

a flexible transparent outer sheet disposed on top of the spine member and in direct contact therewith, and substantially covering each of the three portions;

the spine member having a first area that has a lower profile than that of a second area, the second area serving to hold the transparent outer sheet away from the first spine area thereby reducing friction between a spine label and the transparent outer sheet as the spine label is being slid into proximity with the first spine area.

14. A binder construction according to claim 13 wherein the spine member is colored.

15. A binder construction according to claim 14 wherein the first flexible sheet is white in color.

16. A binder construction according to claim 13 wherein the spine member provides substantially all of the structural stiffness of the spine portion.

17. A binder construction according to claim 13 wherein the spine member is not affixed within the spine portion and is removable.

18. A binder construction according to claim 13 wherein the spine member is not affixed within the spine portion and is colored and removable, such that a person can change the color of at least a part of the spine portion of the binder by changing spine members.

19. A binder construction for receiving a spine label, comprising:

a front panel, a rear panel, and a spine panel;

a flexible transparent sheet disposed over each of the three panels and forming at least a part of a first hinge between the front panel and the spine panel, and at least a part of a second hinge between the rear panel and the spine panel;

wherein the spine panel has relatively raised longitudinal edges about a central depression, the raised longitudinal edges holding the transparent sheet in a direction away from the central depression thereby reducing resistance as a spine label is moved between the flexible transparent sheet and the spine panel.

20. The binder construction of claim 19 wherein the flexible transparent sheet is additionally configured for holding a front cover label between the flexible transparent sheet and the front panel.